

Westtours Reisen GmbH
Wallstr. 15
10179 Berlin
Germany

You will be tended to by:

Westtours Reisen GmbH
Agency No.: 3321965
ansgar.rolfes@westtours.de

29/03/2019

insurance policy no. 795562211G60018 / Your invoice

Dear Ladies and Gentlemen,

thank you for choosing an insurance policy with HanseMerkur Reiseversicherung. We confirm the chosen insurance cover subject to the following conditions.

The following terms and conditions of insurance apply to your contract VB-KV2017(AGL-D).

The health insurance cover for foreign guests and visitors fulfils all the requirements for a Schengen visa set out in Regulation (EC) No. 810/2009 of the European Parliament and the Council of the European Union on 13.7.2009.

This insurance policy also acts as documentation for embassies, consuls and border offices.

insurance policy no.	Start	End	Booking date
795562211G60018	31/03/2019	07/04/2019	29/03/2019

Tariff	Extent of cover	Insured person(s)	Premium
Travel Health Insurance for Groups of Foreign Guests Basic (54004) Person(s) (up to the 65th birthday)	Travel Health Insurance	Birtukan Midekssa Deme Date of birth: 27/04/1974 Place of residence: Ethiopia	EUR 10.00 <i>exempt from insurance tax according to § 4 Nr. 5 VersStG</i>
		Berhanu Nega Bongor Date of birth: 01/03/1958 Place of residence: Ethiopia	EUR 10.00 <i>exempt from insurance tax according to § 4 Nr. 5 VersStG</i>
Total Premium:			EUR 20.00 <i>exempt from insurance tax according to § 4 Nr. 5 VersStG</i>

Are you already aware of our online claims service?

You can register your insured event quickly and easily at:

www.hmr.de/schaden-online

HanseMerkur Reiseversicherung AG
Siegfried-Wedells-Platz 1, D 20354 - Hamburg
Postal Address: 20354 Hamburg
Tel.: + 49 40 4119-1000, Fax: -3040,
www.hmr.de
Worldwide 24h Emergency Service
Telephone: +49 40 55557877

Management Board: Eberhard Sautter (Chairman)
Registered Address: Hamburg
Eric Bussert, Holger Ehses, Dr. Andreas Gent, Raik Mildner
Supervisory Board: Dr. Michael Ollmann

HRB: Hamburg 19768
VAT ID No.: DE175218900
Insurance tax No.: 806/V90806010057



The general terms and conditions of insurance to which the contract is subject were taken note of by you before the booking.

NOTE: In order to maintain your insurance cover, you must immediately notify us in writing by post, fax or email of any changes to your travel information. Failure to do so may result in the loss of insurance cover.

In keeping with the type of payment chosen by you, your credit card will be charged with the due premium. After receipt of the insurance premium, immediate insurance cover exists.

Important notice pursuant to Section 37 paragraph 2 VVG: If the insured event occurs after entry into the insurance contract and if the first or the single insurance premium has not been paid by that time, HanseMerkur is not bound by its obligation, unless failure to pay was beyond the control of the policyholder.

Please note that incorrect and/or false disclosures at the time of concluding the insurance contract can result in loss of the insurance cover, even if the insurance premium has been paid.

The insurance cover includes medical and hospital costs, medicinal products, dental treatment and patient return transport and repatriation of mortal remains in the event of death. A minimum sum of EUR 30,000.00 is guaranteed.

For outpatient and in-patient treatment, there is no limit to the health insurance, and payments above EUR 50,000.00 are also paid. This policy meets the requirements for compulsory insurance in Germany pursuant to Sections 193 (3) (1) and 195 (2) and (3) of the German Insurance Act. The deductible is EUR 25.00 per insured event.

If a stay of limited duration becomes permanent, it is required within the scope of compulsory insurance to switch either to statutory or private medical cover.

HanseMerkur Reiseversicherung wishes you a pleasant stay.

Yours sincerely, HanseMerkur Reiseversicherung AG



Holger Ehse



Dr. Andreas Gent

For still better service during your trip we offer you the HanseMerkur health-insurance card, which can be taken along and fits comfortably in your wallet.

Please cut the card out and fold it once in the middle. In this way you have all the important information on your foreign-travel health insurance with you at all times, as well as a translation on the reverse side.

Your personal health-insurance card(s) when travelling - for more quality of life.

Health-Insurance Card Foreign-Travel Health Insurance Insurance Policy No. 795562211 Ms. Birtukan Midekssa Deme Validity 31/03/2019 - 07/04/2019 / Europe Worldwide 24h Emergency Service Telephone: +49 40 55557877	Versichertenkarte Auslandsreise - Krankenversicherung Versicherungspolice Nr. 795562211 Frau Birtukan Midekssa Deme Gültigkeit 31.03.2019 - 07.04.2019 / Europa Weltweiter 24h-Notruf-Service Telefon: +49 40 55557877 (Festnetzgebühren; aus dem Ausland: Auslandsgebühren zzgl. Festnetzgebühren)
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Health-Insurance Card Foreign-Travel Health Insurance Insurance Policy No. 795562211 Mr. Berhanu Nega Bongor Validity 31/03/2019 - 07/04/2019 / Europe Worldwide 24h Emergency Service Telephone: +49 40 55557877	Versichertenkarte Auslandsreise - Krankenversicherung Versicherungspolice Nr. 795562211 Herr Berhanu Nega Bongor Gültigkeit 31.03.2019 - 07.04.2019 / Europa Weltweiter 24h-Notruf-Service Telefon: +49 40 55557877 (Festnetzgebühren; aus dem Ausland: Auslandsgebühren zzgl. Festnetzgebühren)
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Important: The health-insurance card is not intended as a substitute for your confirmation of insurance.